

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	10/608,562	Confirmation No.:	7254
Filed	:	June 30, 2003		
Applicant	:	Lawson, et al.		
Title :	:	A Technique for Calculating Payee		
	:	Specific Time to Payment Completion		
Art Unit	:	3685		
Examiner	:	Steven S. Kim		
Atty Docket No.	:	23952-0142		
Customer No.	:	72386		

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Sir or Madam:

Responsive to the Final Office Action mailed January 13, 2010, Applicants submit the following amendments and remarks. A Request for Continued Examination under 37 C.F.R. § 1.114 is being contemporaneously submitted herewith. In light of these amendments and remarks, Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 14 of this paper.

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being filed with the United States Patent and Trademark Office, in electronic format, using the Electronic Filing System on April 13, 2010.

/Kimberly Treadwell/
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